METHOD AND APPRATUS FOR GENERATING USER PROFILE DISTINCTIONS

ABSTRACT

A method and apparatus for generating a profile distinction associated with a
5   computerized transaction between a user and a merchant, provide for determining if
the transaction is associated with the user or a third party. Information associated
with the transaction is aggregated in a profile corresponding to the user or according
to a profile distinction associated with the third party if so determined. A special
offer, a promotion, a product offering, a product recommendation, or a product
10   suggestion tailored to the user or the third party is presented using the aggregated
information associated with the transaction. If the profile distinction is not already
present it is established and, if present, information is aggregated therein.